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11 1) (04/10)	Document Page Lot 51	
Uni	ited States Bankruptcy Court	
	nica diates Bankrapies dourt	Voluntary Petition

Northern District of Illinois Eastern Division

											1
Name of Debtor (i						Name	of Joint Debtor	(Spouse) (Last, F	irst, Middle)		ĺ
Brabec, George											
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-4449							ur digits of Soc. e than one, state		ıl-Taxpayer I.D.	(ITIN) No./Complete EIN	_
Street Address of	,		and State):			Street	Address of Join	nt Debtor (No. & S	Street, City, and	State):	
1320 Wes	-	vood		_		_					
Chicago IL 60660											
County of Reside	nce or of the I	Principal Place	of Business:			Count	y of Residence	or of the Principa	I Place of Busine	ess:	
		C	OOK								
Mailing Address o	of Debtor (if di	fferent from str	eet address)			Mailin	g Address of Joi	int Debtor (if diffe	rent from street	address):	
,											
Location of Princi	pal Assets of I	Business Debt	or (if different	rom street a	address above):						_
_	(Ch	or (Form of Organized one box)	anization)			re of Busine neck one box.) Business		W Chapter 7	hich the Petitio	nkruptcy Code Under n is Filed (Check one box)	
<ul> <li>Individual (includes Joint Debtors)</li> <li>See Exhibit D on page 2 of this form</li> <li>□ Corporation (includes LLC &amp; LLP)</li> </ul>				Single Asset Real Estate as defined in 11 U.S.C §101 (51B)			Chapter 9	opter 15 Petition for Recognition Foreign Main Proceeding			
			Railroad  Stockbroker	-		☐ Chapter 1☐ Chapter 1	apter 15 Petition for Recognition				
☐ Partnership ☐ Other (If debtor is not one of the above entities,			Commodity Broker			☐ Chapter 13 of a Foreign I		Foreign Nonmain Proceeding			
check this box and state type of entity below.)				☐ Clearing Ba☐ Other	nk						
Chapter 15 Debtors					Exempt Enti box, if applica		_		ebts (Check one Box)	_	
Country of debtor's	s center of ma	ain interests: _			☐ Debtor is a tax-exempt			■ Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily			
Each country in what against debtor is p		proceeding by	, regarding, or	_	organization under Title 26 of the United States Code (the Internal Revenue Code).			§ 101(8) as "incurred by an business debts. individual primarily for a personal, family, or household purpose."			
		Filing Fee (	Check one box)			Check	one box	С	hapter 11 Debto	ors	_
Filing Fee atta	ached										
•	ation for the c	allments (appli ourt's consider installments. F	ation certifying	that the del	otor is		Debtor's aggreg insiders or affl		an \$2,343,300. (	ts (excluding debts owed to amount subject to adjustment	
Filing Fee war		d (applicable to	•	,	,			filed with this petit			
								the plan were sol acccordance with		n from one of more classes 6(b).	
	ates that fund: ates that, afte	s will be availa r any exempt p	roperty is excl		cured credtiors.	nses paid, th	nere will be no			This space is for court use only22.00	
funds availab		tion to unsecur	ed creditors.								
<b>■</b> 1-	<b>□</b> 50-	□ 100-	□ 200-	<b>1</b> ,000-	<b>5</b> ,001-	10,001	<b>1</b> 25,001	<b>5</b> 0,001	Over		
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000		
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001	More than \$1 billion		
\$50,000 Estimated Liabilities	\$100,000	\$500,000	to \$1 million	to \$10 million	million	million	to \$500 million	to \$1billion	φι υπιστι		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	1 \$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		

Case 15-32659 Doc 1 Filed 09/25/15 Entered 09/25/15 10:32:35 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 51 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) George Brabec All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Christine Michelle Kuhlman Dated: 09/25/2015 **Christine Michelle Kuhlman Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the

(Name of landlord that obtained judgment)

following.)

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

George Brabec

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ George Brabec

### George Brabec

Dated: 09/25/2015

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### Signature of Attorney

### /s/ Christine Michelle Kuhlman

Signature of Attorney for Debtor(s)

### **Christine Michelle Kuhlman**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 09/25/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	George Brabec
Date	ed: 09/25/2015 /s/ George Brabec
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by administrator that outlined the opportunties for available credit counseling and assisted me in it I do not have a certificate from the agency describing the services provided to me. You must by describing the services provided to you and a copy of any debt repayment plan developed is after your bankruptcy case is filed.
counseling services from an approved agency but was unable to obtain the services during the uest, and the following exigent circumstances merit a temporary waiver of the credit counseling case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent
to the court, you must still obtain the credit counseling briefing within the first 30 days after you file e a certificate from the agency that provided the counseling, together with a copy of any debt e agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension nly for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the or filing your bankruptcy case without first receiving a credit counseling briefing.
credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied t.]
S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable s with respect to financial responsibilities.);
S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);
ry combat zone.
ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
ć

Record # 672852

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

Case No.
Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$1,525	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$134,433	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$400
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,090
TOTALS			\$1,525 TOTAL ASSETS	\$134,433 TOTAL LIABILITIES	

Record # 672852

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor Case No.
Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any

**TOTAL** 

\$76,797.00

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Amount
\$0.00
\$0.00
\$0.00
\$76,797.00
\$0.00
\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$400.00
Average Expenses (from Schedule J, Line 18)	\$1,090.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$400.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$134,433.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$134,433.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor

Bankruptcy [	Docket #:
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Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 672852

George Brabec / Debtor

In re

Bankruptcy Dog	cket :	#:
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Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	A A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		Prepaid Debit Card		\$400
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.				6750
		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$750
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact		uisites/flutware, pets/paris, rugs.		
disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100
06. Wearing Apparel				
		Necessary wearing apparel.		\$200
07. Furs and jewelry.				
		Watch		\$75
08. Firearms and sports, photographic, and other hobby equipment.	X			

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George Brabec / Debtor

In re

Bankru	ptcy	Docket #:
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Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	X									
10. Affidities. Refilze and fiame each issuer.	X									
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X									
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X									
13. Stocks and interests in incorporated and unincorporated businesses.	X									
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X									
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
16. Accounts receivable	X									
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X									
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X									
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X									
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	X									
23. Licenses, franchises and other general intangibles	X									
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X									

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# Document Page 11 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

In re

Bankruptcy Docket #:

Total

(Report also on Summary of Schedules)

\$1,525.00

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
25. Autos, Truck, Trailers and other vehicles and accessories.	X								
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals	X								
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								

Record # 672852 B6B (Official Form 6B) (12/07) Page 3 of 3

In re George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Prepaid Debit Card	735 ILCS 5/12-1001(b)	\$ 400	\$400
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 750	\$750
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(a),(e)	\$ 75	\$75

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-32659 Doc 1 Filed 09/25/15 Entered 09/25/15 10:32:35 Desc Main Document Page 15 of 51  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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George Brabec / Debtor

In re

Bankruptcy Docket
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Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	1ST FINL Invstmnt FUND Attn: Bankruptcy Dept. 3091 Governors Lake Dr Peachtree Corners GA 30071 Acct #: 12495893		Н	Dates: 2013-2013 Reason: Medical Debt				\$1,836
2	Chase Bank Bankruptcy Department PO Box 15298 Wilmington DE 19850 Acct #:			Dates: 2014 Reason: Credit Card or Credit Use				\$17,000
3	Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$300
4	Emergency Care Physicians Bankruptcy Dept. 55 East 86th Avenue Merrillville IN 46410 Acct #:			Dates: Reason: Medical/Dental Services				\$500

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George Brabec / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338 Acct #:			Dates: 2014 Reason: Taxes - Federal, State or Loca				\$1,000
IRS Non-Priority Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:			Dates: 2003 Reason: Taxes - Federal, State/Local				\$3,000
Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207			Dates: Reason: Utility Bills/Cellular Service				\$3,000
Stroger Hospital Attn: Bankruptcy Department 1901 W. Harrison St. Chicago IL 60612			Dates: Reason: Medical/Dental Services				\$30,000
Acct #:  U S DEPT OF ED/GSL/ATL  Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244  Acct #: 5172460		Н	Dates: 2003-2010  Reason: Loan or Tuition for Education				\$4,956
Attn: Bankruptcy Dept. Po Box 4222 Iowa City IA 52244		Н	Dates: 2002-2010 Reason: Loan or Tuition for Education				\$15,136
		Н	Dates: 2003-2010  Reason: Loan or Tuition for Education				\$3,437
	Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338 Acct #:  IRS Non-Priority Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:  Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207 Acct #:  Stroger Hospital Attn: Bankruptcy Department 1901 W. Harrison St. Chicago IL 60612 Acct #:  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244 Acct #: 5172460  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244 Acct #: 5172468  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244 Acct #: 5172468  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244 Acct #: 5172468	Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338 Acct #:  IRS Non-Priority Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:  Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207 Acct #:  Stroger Hospital Attn: Bankruptcy Department 1901 W. Harrison St. Chicago IL 60612 Acct #:  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 Iowa City IA 52244 Acct #: 5172460  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 Iowa City IA 52244 Acct #: 5172468  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 Iowa City IA 52244 Acct #: 5172468  U S DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 Iowa City IA 52244 Acct #: 5172468	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)    Illinois Department of Revenue	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)   V J C	Dates:   Consideration For Claim.   Foundation   Consideration For Claim.   Foundation   Found	Dates:   Dates:   Taxes - Federal, State or Local	Dates: 2014   Reason: Taxes - Federal, State or Local   Poblish

Record # 672852 B6F (Official Form 6F) (12/07) Page 2 of 4

George Brabec / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

CONEDULE 1 - CIVEDITO	110		EDING CHOLOGICED HOIT I HIGH	<b></b>	. •		
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 USDEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2002-2010  Reason: Loan or Tuition for Education				\$3,437
Acct #: 5172482  13 US DEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2003-2010  Reason: Loan or Tuition for Education				\$4,924
Acct #: 5172492  14 USDEPT OF ED/GSL/ATL Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2002-2010  Reason: Loan or Tuition for Education				\$10,315
Acct #: 5172503							
15 <u>U S DEPT OF ED/GSL/ATL</u> Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2002-2010  Reason: Loan or Tuition for Education				\$5,106
Acct #: 5172509							
16 <u>U S DEPT OF ED/GSL/ATL</u> Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2003-2010  Reason: Loan or Tuition for Education				\$3,437
Acct #: 5172518							
17 <u>U S DEPT OF ED/GSL/ATL</u> Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2001-2010  Reason: Loan or Tuition for Education				\$15,734
Acct #: 5172529							
18 <u>U S DEPT OF ED/GSL/ATL</u> Attn: Bankruptcy Dept. Po Box 4222 lowa City IA 52244		Н	Dates: 2001-2010 Reason: Loan or Tuition for Education				\$10,315
Acct #: 5172539							

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re George Brabec / Debtor

Bankruptcy Docket #:

\$ 134,433

Judge:

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
19 Weiss Memorial Hospital Attn: Bankruptcy Department 4646 North Marine Dr. Chicago IL 60640			Dates: Reason: Medical/Dental Service				\$1,000			
Acct #:										

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 672852 B6G (Official Form 6G) (12/07) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

George Brabec / Debtor	Bankruptcy Docket #:	
	Judge:	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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Fill in this in	nformation to iden	tify your case:		0.01
Debtor 1	George		Brabec	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT C</u>	PF ILLINOIS	
Case Number	r			Check if this is:
(II KIIOWII)				An amended filing
				A supplement showing post-petition chapter 13 income as of the following date
fficial F	orm B 6I			MM / DD / YYYY

**Schedule I: Your Income** 

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Independent Cont	ractor	
	Occupation may Include student or homemaker, if it applies.	Employers name	Postmates		
		Employers address			
			,		,
		How long employed there?			
Pa	spouse unless you are separated.	ne date you file this form. If you have more than one employer, combi	ne the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage we		\$0.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

 Official Form B 6I
 Record #
 672852
 Schedule I: Your Income
 Page 1 of 2

Case 15-32659 Doc 1 Filed 09/25/15 Entered 09/25/15 10:32:35 Desc Main Page 23 of 51
Case Number (if known)

Debtor 1

Document Brabec George First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	ppy line 4 here	4.	\$0.00	\$0.00	
	all payroll deductions:				
	. Tax, Medicare, and Social Security deductions	5a. —	\$0.00	\$0.00	
5b	. Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
50	. Voluntary contributions for retirement plans	5c. 	\$0.00	\$0.00	
50	l. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
56	e. Insurance	5e.	\$0.00	\$0.00	
5f	Domestic support obligations	5f. —	\$0.00	\$0.00	
50	. Union dues	5g. 	\$0.00	\$0.00	
	. Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. <b>Add</b> 1	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$0.00	\$0.00	
7. Calcu	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. List a	Ill other income regularly received:				
8a	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$400.00	\$0.00	
8b	. Interest and dividends	8b.	\$0.00	\$0.00	
80	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
80	. Unemployment compensation	8d. 	\$0.00	\$0.00	
86	s. Social Security	8e. 	\$0.00	\$0.00	
8f	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
80		8g. —	\$0.00	\$0.00	
8h	, ,	8h. —	\$0.00	\$0.00	
9. <b>A</b> (	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$400.00	\$0.00	
10. <b>C</b> a	alculate monthly income. Add line 7 + line 9.	10.	\$400.00 +	\$0.00	\$400.00
Ad	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		\$400.00	φυ.υυ	\$400.00
In ot Do Sp	ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, you her friends or relatives.  In not include any amounts already included in lines 2-10 or amounts that are necify:	our dependent	pay expenses listed in	Schedule J.	11\$0.00
	rite that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. <b>\$400.00</b>
	o you expect an increase or decrease within the year after you file this form  No.  Yes. Explain:	?			

Fill in this ir	nformation to identify you	ur case:				
Debtor 1	George		Brabec	Check if t	his is:	
	First Name	Middle Name	Last Name		mended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		pplement showing pos me as of the following	
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Numbe	er		_	MM .	/ DD / YYYY	
(If known)				A se	parate filing for Debtor	2 because Debtor 2
Official F	orm B 6J			☐ <sub>main</sub>	tains a separate hous	ehold.
Schedul	le J: Your Exp	enses				12/13
more space is every question	needed, attach another s ı.		= =	are equally responsible for a		
	Describe Your Household					
1. Is this a jo	Go to line 2.					
	Does Debtor 2 live in a se	eparate household?				
	X No.					
	Yes. Debtor 2 must	file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship	•	Does dependent live
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent	Debtor 1 or Debtor 2	age	with you?
Do not s	state the dependents'					Yes
names.						<b>X</b> No
						Yes
						X No
						Yes
						X No
						Yes X No
						Yes
3. Do your	expenses include					1
expense	es of people other than	X No				
	f and your dependents?					
	Estimate Your Ongoing Mo					
_	=		=	m as a supplement in a Chap /, check the box at the top of		
the applicable			noo if you know the value			
	=	<del>-</del>	nce if you know the value Income (Official Form B 6			Your expenses
4. The ren	tal or home ownership ex	xpenses for your resid	ence. Include first mortgag	ge payments and	_	
	t for the ground or lot.				4.	\$700.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	roperty, homeowner's, or re	enter's insurance			4b.	\$0.00
	ome maintenance, repair, a				4c.	\$0.00
4d. Ho	omeowner's association or	condominium dues			4d.	\$0.00

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Case 15-32659 Page 25 of 51 Document Debtor 1 George Case Number (if known) \_\_ First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 Electricity, heat, natural gas 6a. 6h \$0.00 Water, sewer, garbage collection \$40.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$300.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$30.00 9. Clothing, laundry, and dry cleaning 10. \$20.00 10. Personal care products and services \$0.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$0.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes

Official Form 6J Record # 672852 Schedule J: Your Expenses Page 2 of 3

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

\$

\$

\$

20c.

20d.

20e.

0.00

0.00

0.00

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George Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$1,090.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$400.00 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,090.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$690.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 672852 Schedule J: Your Expenses Page 3 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

In re

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/25/2015 /s/ George Brabec

George Brabec

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. ( A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
Spouse		
	_	

#### 02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2015: \$1,200	Independent Contractor Income
2014: \$0	from Postmates

2014: \$0 2013: \$0

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ge Brabec / Debtor		Bankruptcy Docket #:		
		Judge:		
S	TATEMENT OF FINA	NCIAL AFFAIRS		
Spouse				
AMOUNT	SOURCE			
3. PAYMENTS TO CREDITORS:				
Complete a. or b. as appropriate, and c.				
alue of all property that constitutes or is a vere made to a creditor on account of a do approved nonprofit budgeting and creditor	ffected by such transfer is not less the omestic support obligation or as part counseling agency. (Married debtor	roceeding the commencement of this case in an \$600.00. Indicate with an asterisk (*) are of an alternative repayment schedule under so filing under chapter 12 or chapter 13 must uses are separated and a joint petition is not	ny payments that a plan by an include payments	
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing	
such transfer is less than \$5,850*. If the deaccount of a domestic support obligation o	ebtor is an individual, indicate with an r as part of an alternative repayment btors filing under chapter 12 or chapt	regate value of all property that constitutes of asterisk (*) any payments that were made to schedule under a plan by an approved noner 13 must include payments and other transarated and a joint petition is not filed.)  Amount Paid or Value of Transfers	to a creditor on profit budgeting	
of oreultor	i ayıneni iransıcıs	Hansiers	Oun Owing	
	ed debtors filing under chapter 12 or	the commencement of this case to or for the chapter 13 must include payments be either oint petition is not filed.)		
Name & Address of Creditor &	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing	
Relationship to Debtor	of Payments	Hansiers	Still Owing	
14. SUITS AND ADMINISTRATIVE PROC	EEDINGS, EXECUTIONS, GARNISH	HMENTS AND ATTACHMENTS:		
·	nder chapter 12 or chapter 13 must in	rty within 1 (one) year immediately precedin notude information concerning either or both on is not filed.)		
CAPTION OF				
SUIT AND	NATURE OF	COURT OF AGENCY	STATUS OF	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
and Value
of Property
of Property



#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & Location<br/>of Court CaseDate<br/>of<br/>of<br/>OrderDescription<br/>and Value of<br/>Propertyof CustodianTitle & NumberOrderProperty



#### 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person<br/>orRelationship<br/>to Debtor,<br/>OrganizationDate<br/>of<br/>AnyDescription<br/>of<br/>GiftName and Address of Person<br/>to Debtor,<br/>of<br/>GiftDescription<br/>and Value<br/>of Gift

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### **UNITED STATES BANKRUPTCY COURT**

ge Brabec / Debtor		Judge:	cy Docket #:
	STATEMENT OF FINAN	ICIAL AFFAIRS	
08. LOSSES:			
commencement of this case. (Married	asualty or gambling within one year immediate d debtors filing under chapter 12 or chapter 13 spouses are separated and a joint petition is r	3 must include losses by either or bot	
Description and Value of Property	Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	Date of Loss	
09. PAYMENTS RELATED TO DEBT	COUNSELING OR BANKRUPTCY:		
	ansferred by or on behalf of the debtor to any ankruptcy law or preparation of a petition in ba		
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Geraci Law, LLC		09/25/2015	Payment/Value:
55 E Monroe St Suite #3400 Chicago, IL 60603		Angelo Santucci	\$465.00
	T COUNSELING OR BANKRUPTCY: List all		-
* *	attorneys, for consultation concerning debt colear immediately preceding the commencemen		
the debtor to any persons, including a of a petition in bankruptcy within 1 ye Name and	attorneys, for consultation concerning debt co	t of this case.  Date of Payment,	
the debtor to any persons, including a of a petition in bankruptcy within 1 years.	attorneys, for consultation concerning debt co	t of this case.	Amount of Money or descripti and Value of Property
the debtor to any persons, including a of a petition in bankruptcy within 1 ye Name and Address	attorneys, for consultation concerning debt co	t of this case.  Date of Payment,  Name of Payer if	and
the debtor to any persons, including a of a petition in bankruptcy within 1 years and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than either absolutely or as security with the content of the property of the p	attorneys, for consultation concerning debt contear immediately preceding the commencement property transferred in the ordinary course of the world years immediately preceding the commeter transfers by either or both spouses whether	t of this case.  Date of Payment, Name of Payer if Other Than Debtor  the business or financial affairs of the pencement of this case. (Married debt	and Value of Property  debtor , transferred stors filing under
the debtor to any persons, including a of a petition in bankruptcy within 1 yes.  Name and Address of Payee.  10. OTHER TRANSFERS  a. List all other property, other than either absolutely or as security with the chapter 12 or chapter 13 must including the property.	attorneys, for consultation concerning debt contear immediately preceding the commencement property transferred in the ordinary course of the world years immediately preceding the commeter transfers by either or both spouses whether	t of this case.  Date of Payment, Name of Payer if Other Than Debtor  the business or financial affairs of the pencement of this case. (Married debt	Value of Property  debtor , transferred stors filing under
the debtor to any persons, including a of a petition in bankruptcy within 1 yes.  Name and Address of Payee.  10. OTHER TRANSFERS  a. List all other property, other than either absolutely or as security with the chapter 12 or chapter 13 must includ separated and a joint petition is not file.	attorneys, for consultation concerning debt contear immediately preceding the commencement property transferred in the ordinary course of the world years immediately preceding the commeter transfers by either or both spouses whether	Date of Payment, Name of Payer if Other Than Debtor  the business or financial affairs of the pencement of this case. (Married detection or not a joint petition is filed, unless	and Value of Property  debtor , transferred stors filing under

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	Λ

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance Amount and Date of Sale or Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff



#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

 .
 Name
 Dates of Occupancy

 4ddress
 Used
 Occupancy

 1508 N. Ridge
 Same
 FROM 08/2010 To 10/2013

Chicago IL 60660-4217

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

~	
X	

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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		Judge:		
S	TATEMENT OF FINA	NCIAL AFFAIRS		
8 NATURE, LOCATION AND NAME OF I	BUSINESS			
a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.				
f the debtor is a partnership, list the name lates of all businesses in which the debtor nmediately preceding the commencemen	was a partner or owned 5 percent or			
f the debtor is a corporation, list the name lates of all businesses in which the debtor mmediately preceding the commencemen	was a partner or owned 5 percent or			
Name & Last Four Digits of		Nature	Beginning	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates	
. Identify any business listed in subdivision	on a., above, that is "single asset real	estate" as defined in 11 USC 101.		
o. Identify any business listed in subdivision  Name  The following questions are to be complete	Address	-	debtor who is or has	
Name	Address  ed by every debtor that is a corporation go the commencement of this case, an go requity securities of a corporation	n or partnership and by any individual on ny of the following: an officer, director, n; a partner, other than a limited partne	managing executive,	
Name  The following questions are to be complete the property of the complete the property of the complete the property of the complete that is a supplemental to the complete that is a supplemental that is	Address  Address  and by every debtor that is a corporation go the commencement of this case, and go requity securities of a corporation, profession, or other activity, either further the statement only	n or partnership and by any individual on or partnership and by any individual on officer, director, are a partner, other than a limited partnell- or part-time.	managing executive, or, of a partnership, a	
Name  The following questions are to be complete een, within six years immediately preceding owner of more than 5 percent of the vot ole proprietor, or self-employed in a trade (An individual or joint debtor should composithin six years immediately preceding the odirectly to the signature page.)	Address  Add by every debtor that is a corporation on the commencement of this case, an one or equity securities of a corporation, profession, or other activity, either further than the commencement of this case. A debto	n or partnership and by any individual on or partnership and by any individual on officer, director, are a partner, other than a limited partnell- or part-time.	managing executive, or, of a partnership, a	
Name  The following questions are to be complete een, within six years immediately precedir owner of more than 5 percent of the vot ole proprietor, or self-employed in a trade (An individual or joint debtor should compithin six years immediately preceding the odirectly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL ist all bookkeepers and accountants who	Address  and by every debtor that is a corporation on the commencement of this case, an one of equity securities of a corporation, profession, or other activity, either further than the portion of the statement only commencement of this case. A debtor of the statement of this case. STATEMENTS:  within two (2) years immediately precedure.	n or partnership and by any individual on of the following: an officer, director, as a partner, other than a limited partnell- or part-time.  If the debtor is or has been in business r who has not been in business within	managing executive, or, of a partnership, a s, as defined above, those six years should	
Name  he following questions are to be complete een, within six years immediately precedir owner of more than 5 percent of the vot ole proprietor, or self-employed in a trade (An individual or joint debtor should compithin six years immediately preceding the o directly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL ist all bookkeepers and accountants who eeping of books of account and records of Name	Address  A corporation of the case, and a corporation of a corporation of the activity, either further fullete this portion of the statement only commencement of this case. A debto  ASTATEMENTS:  Within two (2) years immediately precedent of the debtor.  Dates Services	n or partnership and by any individual on of the following: an officer, director, as a partner, other than a limited partnell- or part-time.  If the debtor is or has been in business r who has not been in business within	managing executive, or, of a partnership, a s, as defined above, those six years should	
Name  The following questions are to be complete leen, within six years immediately preceding owner of more than 5 percent of the vot ole proprietor, or self-employed in a trade (An individual or joint debtor should comprithin six years immediately preceding the loo directly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL list all bookkeepers and accountants who deeping of books of account and records of	Address  Address  and by every debtor that is a corporation on the commencement of this case, an one or equity securities of a corporation, profession, or other activity, either further this portion of the statement only commencement of this case. A debto a STATEMENTS:  within two (2) years immediately precent of the debtor.	n or partnership and by any individual on of the following: an officer, director, as a partner, other than a limited partnell- or part-time.  If the debtor is or has been in business r who has not been in business within	managing executive, or, of a partnership, a s, as defined above, those six years should	

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Address

Name

Dates Services Rendered

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# Document Page 35 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

e Brabec / Debtor		Bankruptcy Docket #:  Judge:	
		oddyc.	
	STATEMENT OF FINAN	CIAL AFFAIRS	
	ho at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of	
Name	Address		
	creditors and other parties, including mercantile a 2) years immediately preceding the commencement	nd trade agencies, to whom a financial statement was nt of this case.	
Name and Address	Date Issued		
20. INVENTORIES			
ist the dates of the last two inve dollar amount and basis of each		rson who supervised the taking of each inventory, and the	
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and address of t	he person having possession of the records of ea	ch of the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDERS:		
a. If the debtor is a partnership, li	st nature and percentage of interest of each men	·	
Name and Address	Nature of Interest	Percentage of Interest	
·	n, list all officers & directors of the corporation; an g or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,	
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFF	ICERS, DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list	the nature and percentage of partnership interest	of each member of the partnership.	

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# Document Page 36 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George	Brabec / Debtor		Bankruptcy Docket #:	
			Judge:	
		STATEMENT OF FINA	NCIAL AFFAIRS	
•	b. If the debtor is a corporation, mediately preceding the commer		with the corporation terminated within one (1) year	
_	Name and Address	: Title	Date of Termination	
X		TNERSHIP OR DISTRIBUTION BY A COPO	RATION: edited or given to an insider, including compensation in any	
for			isite during one year immediately preceding the	
_	Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
If ti		e name and federal taxpayer identification nu	mber of the parent corporation of any consolidated group for ears immediately preceding the commencement of the case.	
	. PENSION FUNDS:		-	
			number of any pension fund to which the debtor, as an mmediately preceding the commencement of the case.	
_	Name of Pension Fund	TaxPayer Identification Number (EIN)	-	
	DECLARAT	TION UNDER PENALTY OF P	ERJURY BY INDIVIDUAL DEBTOR	
ı		f perjury that I have read the answirs and any attachment thereto and	ers contained in the foregoing statement of final I that they are true and correct.	ncial
ated: 0	09/25/2015	/s/ George Brabec		
		George Br	abec	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor Bankruptcy Docket #:

Judge:

### **DEBTOR'S STATEMENT OF INTENTION**

Property No.		
Creditor's Name: <b>None</b>	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (a	heck at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
• • •	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	of Part B must be
Lessor's Name:	Describe Property Securing Debt:	Lease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2):
	I	

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a								
	debt and/or personal property subject to an u	unexpired lease.						
Dated: 09/25/2015	/s/ George Brabec	Y Date & Sign						

George Brabec

Record # 672852 B6F (Official Form 6F) (12/07) Page 1 of 1

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor	Bankruptcy Docket #:

Judge:

	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that comp	ensation paid to me within one y	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above narrowear before the filing of the petition in bankruptcy, or agreed to be paid to otor(s) in contemplation of or in connection with the bankruptcy case is as follows:	` '
The co	mpensation paid or promised by th	ne Debtor(s), to the undersigned, is as follows:	
For leg	al services, Debtor(s) agrees to pay	and I have agreed to accept	\$1,695.00
Prior to	the filing of this Statement, Debtor(s	s) has paid and I have received	\$465.00
The Fil	ing Fee has been paid.	Balance Due	\$1,230.00
<b>2</b> . The s	ource of the compensation paid to m	ne was:	
	Debtor(s) Other: (specify	(y)	
3. The s	ource of compensation to be paid to	me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (spec	cify)	
	undersigned has received no tra stated: <b>None.</b>	ansfer, assignment or pledge of property from the debtor(s) except the	following for the
		d to share with any other entity, other than with members of the undersigned's law without the client's consent, except as follows: <b>None.</b>	
5. The S	ervice rendered or to be rendered in	nclude the following:	
•		dering advice and assistance to the client in determining whether to file a petition	
	Title 11, U.S.C.  Tration and filing of the petition, scheo	dules, statement of affairs and other documents required by the court.	
	esentation of the client at the <b>first sch</b> e as required.	heduled meeting of creditors.	
Fee	, ,	re-disclosed fee does not include the following service: sting or court dates, amendments to schedules, adversary complaints of	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Date:	09/25/2015	/s/ Christine Michelle Kuhlman	
		Christine Michelle Kuhlman GERACI LAW L.L.C.	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 672852 Page 1 of 1 B6F (Official Form 6F) (12/07)

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Date: 9/25/2015

Consultation Attorney:

Record #: 672-852



## **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ . This amount does NOT INCLUDE court filing feet of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property. I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor)

for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/25/2015 /s/ George Brabec

George Brabec

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re George Brabec / De

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Desc Main

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re George Brabec / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 09/25/2015	/s/ George Brabec					
	George Brabec					
Dated: 09/25/2015	/s/ Christine Michelle Kuhlman					
	Attorney: Christine Michelle Kuhlman					

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B1 (Official Form 1) (12/11)

### Voluntary Petition

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

George Brabec

### Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Gode, specified in this petition.

George Brabec

Dated: 9 /25 /2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

ignature of Attorney for Debtor(s)

#### **Christine Michelle Kuhlman**

ignature of Attorne

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated: \_

/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

George Brabec / Debtor

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.1 If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Record # 672852

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 7/25/2015

George Brabec

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.
Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 672852

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Coorgo	Brahas	/ Debtor
George	brabec	/ Deptor

Bankruptcy Docket #:

Judge:

									L.			

X

22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.

Name

and Address

Title

Date of Termination

NONE

23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTION BY A COPORATION:

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and Address of Recipient, Relationship to Debtor Date and Purpose of Withdrawal Amount of Money or Description and value of

Property

X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of

Parent Corporation

Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of

TaxPayer

Pension Fund

Identification Number (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

George Brabec

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

0.5.C. Sections
Record #: 672852

B7 (Official Form 7) (12/12)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in le	
George Brabec / Debtor	Bankruptcy Docket #:
	Judge:
$\sum_{i\in I_{i}}\sum_{j\in I_{i}} 1_{i}=\sum_{j\in I_{i}}\sum_{j\in I_{i}} 1_{j}$	DEBTOR'S STATEMENT OF INTENTION
PART A - Debts secured by p	roperty of the estate. (Part A must be fully completed for EACH debt
which is secured by property	of the estate. Attach additional pages if necessary.)
Property No.	
Creditor's Name: None	Describe Property Securing Debt:
Property will be (check one):	
□Surrendered	□Retained
If retaining the property, I intend to	check at least one):
☐Redeem the property	
☐Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.							
Lessor's Name:	Describe Property Securing Debt:	_ease will be					
None		assumed pursuant to 11 U.S.C. § 365(p)(2):					
		□ Yes □ No					

l declare under penalty o	f perjury that the above indicates my intention as to any p	
Dated: 9 / 25 /2015	debt and/or personal property subject to an unexpired to	X Date & Sign
	George Brabec	A Date & Oign

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## DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FiLED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the
bankruptcy trustee if it can't be protected, that the trustee might pbject if I/we have excess incopye, or change in State, Federal or Bankruptcy laws before the case
is filed in Court AND WE HAVE TETREAD, CHECK, & MARY SURE OUR PETITION IS ACCURATE!!!!

Dated: // /2015 George Brabec

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

George Brabec / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

George Brabec

X Date & Sign

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Record # 672852

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Debtor	1 George		Brabec	Case Number (if i	(nown)				
ſ	First Name	Middle Name	Last Name	· ·	,				
				Column A Debtor 1		Colum Debto non-fi			
8. Une	employment compens	ation		\$0.0	0		\$0.00		
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Fo	r you								
Fo	r your spouse								
	n <b>sion or retirement in</b> nefit under the Social S	<b>come.</b> Do not include any amount Security Act.	received that was a	<b>\$0.</b> 0	0		\$0.00		
Do as	not include any benefi a victim of a war crime	urces not listed above. Specify the traceived under the Social Seculor, a crime against humanity, or intention to the sources on a separate page.	rity Act or payments received mational or domestic						
10a	l	•		\$0.0	0	\$	0.00		
10b	· <u></u>			\$ 0.00	_		\$0.00		
100	. Total amounts from se	eparate pages, if any.		\$0.0	0		\$0.00		
		ent monthly income. Add lines 2 al for Column A to the total for Col		\$400.0	2 +		\$0.00	= [	\$400.00
Part :	2: Determine Whe	ther the Means Test Applies to Yo	<b>u</b>			<del></del>			
	-	nonthly income for the year. Followers monthly income from line 11	w these steps:	Copy line 11 he	re		12a.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$400.00
		number of months in a year).					L	······	x 12
12b	, , , ,	nnual income for this part of the fo	orm.				12b.		\$4.800.00
13. <b>Cai</b>	culate the median fan	nily income that applies to you. I	Follow these steps:				£.,	***************************************	
			·						
FIII	in the state in which yo	ou live.							
Fill	in the number of peopl	le in your household.	1						
To f	ind a list of applicable		ousehold ne using the link specified in the se he bankruptcy clerk's office.				13.		\$48,239.00
14. <b>Ho</b> v	w do the lines compar	re?							
14a.	ine 12b is less th Go to Part 3.	nan or equal to line 13. On the top	of page 1, check box 1, There is	no presumption of abuse.					
14b.	_	than line 13. On the top of page 1 fill out Form 22A- <i>2.</i>	check box 2, The presumption of	f abuse is determined by F	om 2	2A-2.			:
Part 3	Sign Below								
	By signing here, I do	eclare under penalty of perjusy tha	at the information on this statemen	t and in any attachments is	s true a	ind correc	xt.		
	Leon	George Brabec							,
	Date:: <u>9</u>	125 12015							'
	,	140 do NOTEU	24.0						
	-	14a, do NOT fill out or file Form 2							
	ii you checked line '	14b, fill out Form 22A-2 and file it	witti tillS form.						

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Form B 201A, Notice to Consumer Debtor(s)

In re George Brabec / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### <u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Attorney: Christine Michelle Kuhlman

within the time deadlines set by the Bankr	uptcy Code, the Bankruptcy Rules, and the local rules of the court. The docum	ents and the deadlines for
Dated: 9 1 25 /2015	Seorge Brabec	X Date & Sign
Dated://2015		